

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Kimberly B. Lee  
DebtorCase No. 13-11502-jkf  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: DonnaR  
Form ID: 318Page 1 of 2  
Total Noticed: 44

Date Rcvd: Mar 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2017.

db +Kimberly B. Lee, 1946 W. Godfrey Avenue, Philadelphia, PA 19141-1302  
 12976726 A.Bob's Auto & Towing Center, 2220 Orthodox Street, Philadelphia, PA 19137  
 12976727 +ADT Security Systems Inc., One Town Center Road, Boca Raton, FL 33486-1039  
 13120022 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,  
 El Segundo, CA 90245-3504  
 12976734 +Comenity Bank/Avenue, PO Box 182025, Columbus, OH 43218-2025  
 12976735 +Comenity Bank/Lane Bryant, PO Box 182025, Columbus, OH 43218-2025  
 12976740 +KML Law Group, P.C., Suite 5000, BNY Independence Center, 701 Market Street,  
 Philadelphia, PA 19106-1541  
 12976741 LNVN Funding, LLC, 625 Pilot Rd # 3, Las Vegas, NV 89119-4485  
 13015561 +PHILA GAS WORKS, 800 W MONTGOMERY AVE,3F, PHILADELPHIA, PA 19122-2898,  
 ATTN:BANKRUPTCY UNIT  
 12976745 +Rashad Campbell, 5935 Colgate Street, Philadelphia, PA 19120-1205  
 12976746 +The Home Depot USA, Inc./Citibank NA, PO Box 183175, Columbus, OH 43218-3175  
 13839960 +U.S. Bank NA, c/o Thomas Puleo, Esq., KML Law Group PC, 701 Market St., Ste. 5000,  
 Phila., PA 19106-1541  
 13180109 +U.S. Bank National Association, Trustee for the Pe, 211 North Front Street,  
 Harrisburg, PA 17101-1406, Attn : ALSV/ Anne  
 13145877 +U.S. Bank, N.A., as Trustee for PHFA, 211 N. Front Street, P.O Box 15057,  
 Harrisburg PA 17105-5057  
 12976747 +U.S. Bank, N.A., as trustee for, Pennsylvania Housing Finance Agency,  
 211 North Front Street, PO Box 15057, Harrisburg, PA 17105-5057  
 13005407 +U.S. Department of HUD, c/o Novad Management Consulting LLC,  
 2401 N. W. 23rd Street, ste 1A1, Oklahoma City, OK 73107-2448  
 12976748 +United States Department of Education, Bankruptcy Section, 50 Beale Street, Room 9800,  
 San Francisco, CA 94105-1813

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Mar 24 2017 01:23:00 TERRY P. DERSHAW, Dershaw Law Offices,  
 P.O. Box 556, Warminster, PA 18974-0632  
 smg E-mail/Text: bankruptcy@phila.gov Mar 24 2017 01:36:10 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 24 2017 01:35:46  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 24 2017 01:36:07 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12976728 +EDI: AFNIRECOVERY.COM Mar 24 2017 01:23:00 AFNI, Inc., PO Box 3097,  
 Bloomington, IL 61702-3097  
 13045296 +EDI: AFNIRECOVERY.COM Mar 24 2017 01:23:00 Afni, Inc, PO Box 3667,  
 Bloomington, IL 61702-3667  
 13078624 +EDI: ACCE.COM Mar 24 2017 01:23:00 Asset Acceptance LLC, PO Box 2036,  
 Warren MI 48090-2036  
 12976729 +EDI: ACCE.COM Mar 24 2017 01:23:00 Asset Acceptance LLC/Ashley, 15 E. Centre Street,  
 Woodbury, NJ 08096-2415  
 12976730 +EDI: ACCE.COM Mar 24 2017 01:23:00 Asset Acceptance LLC/Lane Bryant, 15 E. Centre Street,  
 Woodbury, NJ 08096-2415  
 12976731 +EDI: TSYS2.COM Mar 24 2017 01:23:00 Barclay's Bank of Delaware, 125 S. West Street,  
 Wilmington, DE 19801-5014  
 13077493 E-mail/Text: bankruptcy@phila.gov Mar 24 2017 01:36:10 City of Philadelphia, Law Department,  
 Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,  
 Philadelphia, PA 19102-1595  
 12976732 EDI: CAPITALONE.COM Mar 24 2017 01:23:00 Capital One, Attn: General Correspondence,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 13011370 EDI: CAPITALONE.COM Mar 24 2017 01:23:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 12976733 +E-mail/Text: equiles@philapark.org Mar 24 2017 01:36:24 City of Philadelphia,  
 Parking Violations Branch, PO Box 41818, Philadelphia, PA 19101-1818  
 12976736 EDI: WFNBN.COM Mar 24 2017 01:23:00 Comenity Bank/Victoria Secret, PO Box 182273,  
 Columbus, OH 43218-2273  
 12976737 EDI: CONVERGENT.COM Mar 24 2017 01:23:00 Convergent Outsourcing, Inc., 800 SW 39th Street,  
 Renton, WA 98057-4975  
 12976738 EDI: TSYS2.COM Mar 24 2017 01:23:00 DSNB Macys, 9111 Duke Blvd., Mason, OH 45040-8999  
 13016210 +EDI: TSYS2.COM Mar 24 2017 01:23:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 12976739 EDI: RMSC.COM Mar 24 2017 01:23:00 GE Capital Retail Bank/Old Navy, P.O.BOX 960061,  
 Orlando, FL 32896-0061  
 13120161 EDI: RESURGENT.COM Mar 24 2017 01:23:00 LNVN Funding, LLC its successors and assigns as,  
 assignee of HSBC Private Label, Acquisition Corporation (USA), Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 12976742 +EDI: MID8.COM Mar 24 2017 01:23:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,  
 San Diego, CA 92123-2255

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User: DonnaR  
Form ID: 318

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Total Noticed: 44

Date Rcvd: Mar 23, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12976743 +E-mail/Text: egssupportservices@egscorp.com Mar 24 2017 01:36:00  
NCO Financial Sysytems, Inc., 507 Prudential Road, Horsham, PA 19044-2308  
13043043 +EDI: OPHSUBSID.COM Mar 24 2017 01:23:00 OAK HARBOR CAPITAL VII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13099200 +E-mail/Text: bankruptcygroup@peco-energy.com Mar 24 2017 01:35:40 PECO Energy Company,  
Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380  
13072448 EDI: PRA.COM Mar 24 2017 01:23:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
12976744 +EDI: PRA.COM Mar 24 2017 01:23:00 Portfolio Recovery & Affiliates,  
120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952  
12985490 EDI: RECOVERYCORP.COM Mar 24 2017 01:23:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12999438 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 25, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. Bank National Association Trustee for the  
Pennsylvania Housing Finance Agency agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
ANDREW F GORNALL on behalf of Creditor Pennsylvania Housing Finance Agency  
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
DEVON E. SANDERS on behalf of Debtor Kimberly B. Lee dsanders@clsphila.org  
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association Trustee for the  
Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,  
dmaurer@pkh.com  
LEON P. HALLER on behalf of Creditor U.S. Bank National Association Trustee for the  
Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com  
MICHAEL R. FROELICH on behalf of Debtor Kimberly B. Lee MFroehlich@clsphila.org  
RAMESH SINGH claims@recoverycorp.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com  
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association Trustee for the  
Pennsylvania Housing Finance Agency tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1	<u>Kimberly B. Lee</u>	Social Security number or ITIN	<b>xxx-xx-7525</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>13-11502-jkf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kimberly B. Lee

3/23/17

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**